the bank scam and related cases, also yielded the following assests :—

Name	Assets
Late Shri M.J. Pherwani	Rs. 13,70,902·01 (includes bank balance, fixed deposits and shares).
Late Shri B. Ratnakar	Rs. 1,64,10,950.00. Besides, one HVS Paradise appartment, Two Garadi Apartments and Four shops in Raheja Arcade in Bangalore.
Shri K. Margabandhu	Rs. 52 lakhs.
Shri V. Krishnamurthy	Three residential flats and one commercial flat.

C.B.I. has not conducted searches at the premises of S/Shri N.D Prabhu and R.L. Wadhwa

(c) Action in accordance with the law shall be taken only after a prima facie case for attachment is established by the investigating agencies.

Higher Lending rates to Small Scale Units by Banks

2320. SHRI KRISHN LAL SHARMA : Will the Minister of FINANCE be pleased to state :

(a) whether it is a fact that lending rates of some of the nationalised banks are higher for small scale and tiny units as compared to the lending rates of Reserve Bank of India;

(b) if so, what are the reasons therefor; and

(c) what steps Government propose to take to bring the lending rates of nationalised banks at par with Reserve Bank of India ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH) : (a) to (c) The Reserve Bank of India (RBI) has reported that lending rates of all the banks are governed by the directives of interest rates on advances issued by it from time to time. The present rate applicable to bank loans w.e.f. 9th October, 1992 are as follows :

(Rate of interest)

Size of limit	(% per annum)
Upto and inclusive of Rs. 7,500/-	11.5
Over Rs. 7,500/- and upto Rs. 25,000/-	13.5
Over Rs. 25,000/- and upto Rs. 2 lakhs	16.5
Over Rs. 2 lakhs	18.0 (minimum)

However, concessions have been given in the case of term loans to small scale industries for loans above Rs. 25,000/- where lower rates of interest have been prescribed. The present rates applicable are as under :

(% per annum)

Size of the limit	For SSI, Agriculture and transport operators upto 2 vehicles	For other purposes
Over Rs. 25000/- and upto Rs. 2 lakhs . .	15.0	16.5
Over Rs. 2 lakhs	15.0 (minimum)	18.0 (minimum)

RBI has reported that banks have been given freedom to charge interest in respect of their advances/loans for amounts exceeding Rs. 2 lakhs at the rates above the minimum rate of interest prescribed. However, banks have been advised to adopt objective and rational criteria for deciding the range of rates between the minimum lending rates fixed by RBI and the actual rates charged. Banks have also been asked to avoid excessively large spreads in rates and review the rates charged by them to borrowers whose limits are over Rs. 2 lakhs, and moderate them wherever they are excessively high.

Government of Maharashtra's suggestion for Moratorium on Dearness Allowance and Bonus to Central Government Employees

2321. SHRI SATISH PRADHAN : Will the Minister of FINANCE be pleased to state :

(a) whether Government have received a Memorandum/Communication from the Government of Maharashtra suggesting inter-alia moratorium on the sanction of Additional Dearness Allowance instalment and bonus to the Central Government employees so as to make more resources available to the State Government;

(b) if so, what are the details of the main suggestions, observations and demands put forward by Government of Maharashtra for consideration of Central Government;

(c) whether the State Government have sought share in corporate tax, furnishing justification in support of the demand; and

(d) if so, what is the reaction of the Central Government thereto ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHANTARAM POTDUKHE) : (a) No, Sir.

(b) Does not arise.

(c) No, Sir.

(d) Does not arise.

Transfer of Dirty Industries to less Developed Countries

2322. SHRI SUKOMAL SEN :
SHRI SUNIL BASU RAY :

Will the Minister of FINANCE be pleased to state :

(a) whether Government are aware of the memo of the Chief Economist of the World Bank dated 12th December, 1991 on transfer of dirty industries to the less developed countries;

(b) if so, what are the details of the said memo; and

(c) the reaction of Government thereto ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI RAMESHWAR THAKUR) : (a) to (c) The Memorandum in question is an internal communication from the Chief Economist of the World Bank addressed to the Bank's staff members. It is an internal document which was neither circulated to the Board nor to the member-countries. The World Bank has clarified that the reference in the memorandum to shifting of pollution generating industries is meant to simulate discussion on the subject and is not in any way related to the Bank's thinking or policy. In view of this clarification, there was no need to pursue the matter further.

विदेश जाने वाले प्रतिनिधि मण्डलों को स्वीकृत विदेशी मुद्रा

2323. श्रीमती सुषमा स्वराज :
श्री राम जेठमलानी :

क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या यह सच है कि जून, 1991 से सितम्बर, 1992 तक अनेक सरकारी प्रतिनिधि मण्डलों को व्यय करने हेतु विदेशी-मुद्रा स्वीकृत की गयी थी;

(ख) यदि हां, तो विदेश जाने वाले इन प्रतिनिधिमण्डलों को कितनी विदेशी-मुद्रा स्वीकृत की गयी थी;